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**State:** Arkansas **Filing Company:** United American Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** 2013 Individual Standardized Medicare Supplement Rate Filing  
**Project Name/Number:** 2013 Annual Rate Filing/2013ARPROCARE

## Filing at a Glance

Company: United American Insurance Company  
Product Name: 2013 Individual Standardized Medicare Supplement Rate Filing  
State: Arkansas  
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010  
Sub-TOI: MS08I.012 Multi-Plan 2010  
Filing Type: Rate  
Date Submitted: 09/20/2012  
SERFF Tr Num: AMLC-128694250  
SERFF Status: Closed-Disapproved  
State Tr Num:  
State Status: Disapproved-Closed  
Co Tr Num: 2013ARPROCARE  
  
Implementation: 01/01/2013  
Date Requested:  
Author(s): Sue Fisher  
Reviewer(s): Stephanie Fowler (primary)  
Disposition Date: 09/27/2012  
Disposition Status: Disapproved  
Implementation Date:

State Filing Description:

**State:** Arkansas **Filing Company:** United American Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** 2013 Individual Standardized Medicare Supplement Rate Filing  
**Project Name/Number:** 2013 Annual Rate Filing/2013ARPROCARE

## General Information

Project Name: 2013 Annual Rate Filing  
Project Number: 2013ARPROCARE  
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:

Deemer Date:  
Submitted By: Sue Fisher

Status of Filing in Domicile: Pending  
Date Approved in Domicile:  
Domicile Status Comments: A filing was submitted to Nebraska our state of Domicile on 09/11/2012 and is pending review  
Market Type: Individual  
Individual Market Type:  
Filing Status Changed: 09/27/2012  
State Status Changed: 09/27/2012  
Created By: Sue Fisher  
Corresponding Filing Tracking Number:

### Filing Description:

2013 Individual Medicare Supplement Rate Filing  
United American Insurance Company  
NAIC # 92916

Attached is our 2013 Annual Rate Filing for Individual Standardized Medicare Supplement Policy Forms. We are requesting rate changes by policy form as indicated on our Rate Filing Summary Pages and as listed below.

MSA, MSA06, MSA10 +3.0%  
MSB, MSB06, MSB10 +3.0%  
MSC, MSC06, MSC10 +3.0%  
MSD, MSD06, MSD10 +3.0%  
MSF, MSF06, MSF10 +0.0%  
MSHDF, MSHDF06, MSHDF10 -10.0% decrease  
MSG, MSG06, MSG10 +3.0%  
MSK06 +3.0%  
MSL06 +3.0%  
MSN10 +3.0%  
DMSB, DMSB06, DMSB10 +9.0%  
DMSHDF06, DMSHDF10 +3.0%

An Actuarial Memorandum, premium rate schedule, and other supporting documentation are provided for your consideration.

The proposed effective Date is January 1, 2013 or as soon thereafter as possible and allowed.

If you have any questions, or need additional information, please let me know

Sincerely  
Sue Fisher  
Rate Compliance Analyst

## Company and Contact

**State:** Arkansas **Filing Company:** United American Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** 2013 Individual Standardized Medicare Supplement Rate Filing  
**Project Name/Number:** 2013 Annual Rate Filing/2013ARPROCARE

**Filing Contact Information**

Sue Fisher, Rate Compliance Specialist sfisher@torchmarkcorp.com  
3700 S. Stonebridge Drive 972-569-3241 [Phone]  
McKinney, TX 75070 972-569-3679 [FAX]

**Filing Company Information**

United American Insurance Company	CoCode: 92916	State of Domicile: Nebraska
P.O. Box 8080	Group Code: 290	Company Type: Life and Health
McKinney, TX 75070-8080	Group Name: Liberty National	State ID Number:
(972) 529-5085 ext. [Phone]	FEIN Number: 73-1128555	

**Filing Fees**

Fee Required? Yes  
Fee Amount: \$600.00  
Retaliatory? No  
Fee Explanation: 12 Plans X \$50.00 each = \$600.00  
Per Company: No

Company	Amount	Date Processed	Transaction #
United American Insurance Company	\$600.00	09/20/2012	62876171

<b>SERFF Tracking #:</b>	AMLC-128694250	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	2013ARPROCARE
<b>State:</b>	Arkansas	<b>Filing Company:</b>	United American Insurance Company		
<b>TOI/Sub-TOI:</b>	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010				
<b>Product Name:</b>	2013 Individual Standardized Medicare Supplement Rate Filing				
<b>Project Name/Number:</b>	2013 Annual Rate Filing/2013ARPROCARE				

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Stephanie Fowler	09/27/2012	09/27/2012

<b>State:</b>	Arkansas	<b>Filing Company:</b>	United American Insurance Company
<b>TOI/Sub-TOI:</b>	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
<b>Product Name:</b>	2013 Individual Standardized Medicare Supplement Rate Filing		
<b>Project Name/Number:</b>	2013 Annual Rate Filing/2013ARPROCARE		

## Disposition

Disposition Date: 09/27/2012

Implementation Date:

Status: Disapproved

Comment: Given the fact that this block of business is not credible and that we have approved fairly consistent rate increases on these blocks of business in the past; we cannot approve this rate increase at this time.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
United American Insurance Company	%	%		168		9.000%	-10.000%

<b>State:</b>	Arkansas	<b>Filing Company:</b>	United American Insurance Company
<b>TOI/Sub-TOI:</b>	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
<b>Product Name:</b>	2013 Individual Standardized Medicare Supplement Rate Filing		
<b>Project Name/Number:</b>	2013 Annual Rate Filing/2013ARPROCARE		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Supporting Document	2013 UA Plan A Supporting Documents	Disapproved	No
Supporting Document	2013 UA Plan B Supporting Documents	Disapproved	No
Supporting Document	2013 UA Plan C Supporting Documents	Disapproved	No
Supporting Document	2013 UA Plan D Supporting Documents	Disapproved	No
Supporting Document	2013 UA Plan F Supporting Documents	Disapproved	No
Supporting Document	2013 UA Plan F (High Deductible) Supporting Documents	Disapproved	No
Supporting Document	2013 UA Plan G Supporting Documents	Disapproved	No
Supporting Document	2013 UA Plan K Supporting Documents	Disapproved	No
Supporting Document	2013 UA Plan L Supporting Documents	Disapproved	No
Supporting Document	2013 UA Plan N Supporting Documents	Disapproved	No
Supporting Document	2013 UA Plan B (Disabled Form)Supporting Documents	Disapproved	No
Supporting Document	2013 UA Plan F (High Deductible Disabled form)Supporting Documents	Disapproved	No
Rate	2013 Plan A Rate Pages (1990 Plans only)	Disapproved	No
Rate	2013 Plan A Rate Pages (2010 Plan Only)	Disapproved	No
Rate	2013 Plan B Rate Pages (1990 Plans only)	Disapproved	No
Rate	2013 Plan B Rate Pages (2010 Plan Only)	Disapproved	No
Rate	2013 Plan C Rate Pages (1990 Plans only)	Disapproved	No
Rate	2013 Plan C Rate Pages (2010 Plan Only)	Disapproved	No
Rate	2013 Plan D Rate Pages (1990 Plans only)	Disapproved	No
Rate	2013 Plan D Rate Pages (2010 Plan Only)	Disapproved	No
Rate	2013 Plan F Rate Pages (1990 Plans only)	Disapproved	No

<b>State:</b>	Arkansas	<b>Filing Company:</b>	United American Insurance Company
<b>TOI/Sub-TOI:</b>	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
<b>Product Name:</b>	2013 Individual Standardized Medicare Supplement Rate Filing		
<b>Project Name/Number:</b>	2013 Annual Rate Filing/2013ARPROCARE		

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	2013 Plan F Rate Pages (2010 Plan Only)	Disapproved	No
Rate	2013 Plan HDF Rate Pages (1990 Plans only)	Disapproved	No
Rate	2013 Plan HDF Rate Pages (2010 Plan Only)	Disapproved	No
Rate	2013 Plan G Rate Pages (1990 Plans only)	Disapproved	No
Rate	2013 Plan G Rate Pages (2010 Plan Only)	Disapproved	No
Rate	2013 Plan K Rate Page(s)	Disapproved	No
Rate	2013 Plan L Rate Page(s)	Disapproved	No
Rate	2013 Plan N Rate Pages (2010 Plan Only)	Disapproved	No
Rate	2013 Plan B Disability Rate Pages (1990 Plans only)	Disapproved	No
Rate	2013 Plan B Disability Rate Pages (2010 Plan Only)	Disapproved	No
Rate	2013 Plan HDF Disability Rate Pages (1990 Plans only)	Disapproved	No
Rate	2013 Plan HDF Disability Rate Pages (2010 Plan Only)	Disapproved	No

<b>State:</b>	Arkansas	<b>Filing Company:</b>	United American Insurance Company
<b>TOI/Sub-TOI:</b>	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
<b>Product Name:</b>	2013 Individual Standardized Medicare Supplement Rate Filing		
<b>Project Name/Number:</b>	2013 Annual Rate Filing/2013ARPROCARE		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	SERFF
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	%
<b>Effective Date of Last Rate Revision:</b>	06/01/2012
<b>Filing Method of Last Filing:</b>	SERFF

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
United American Insurance Company	%	%		168		9.000%	-10.000%



<b>SERFF Tracking #:</b>	AMLC-128694250	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	2013ARPROCARE
<b>State:</b>	Arkansas	<b>Filing Company:</b>	United American Insurance Company		
<b>TOI/Sub-TOI:</b>	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010				
<b>Product Name:</b>	2013 Individual Standardized Medicare Supplement Rate Filing				
<b>Project Name/Number:</b>	2013 Annual Rate Filing/2013ARPROCARE				

## Rate/Rule Schedule

State: Arkansas

Filing Company:

United American Insurance Company

TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

Product Name: 2013 Individual Standardized Medicare Supplement Rate Filing

Project Name/Number: 2013 Annual Rate Filing/2013ARPROCARE

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information		Attachments
1	Disapproved 09/27/2012	2013 Plan A Rate Pages (1990 Plans only)	MSA, MSA06	Revised	Previous State Filing Number:	49804	2013 AR Plan A Rate Page (1990 Plans).pdf
					Percent Rate Change Request:	3.000	
2	Disapproved 09/27/2012	2013 Plan A Rate Pages (2010 Plan Only)	MSA10	Revised	Previous State Filing Number:	49804	2013 AR Plan A Rate Page (2010 Plans).pdf
					Percent Rate Change Request:	3.000	
3	Disapproved 09/27/2012	2013 Plan B Rate Pages (1990 Plans only)	MSB, MSB06	Revised	Previous State Filing Number:	49804	2013 AR Plan B Rate Page (1990 Plans).pdf
					Percent Rate Change Request:	3.000	
4	Disapproved 09/27/2012	2013 Plan B Rate Pages (2010 Plan Only)	MSB10	Revised	Previous State Filing Number:	49804	2013 AR Plan B Rate Page (2010 Plans).pdf
					Percent Rate Change Request:	3.000	
5	Disapproved 09/27/2012	2013 Plan C Rate Pages (1990 Plans only)	MSC, MSC06	Revised	Previous State Filing Number:	49804	2013 AR Plan C Rate Page (1990 Plans).pdf
					Percent Rate Change Request:	3.000	
6	Disapproved 09/27/2012	2013 Plan C Rate Pages (2010 Plan Only)	MSC10	Revised	Previous State Filing Number:	49804	2013 AR Plan C Rate Page (2010 Plans).pdf
					Percent Rate Change Request:	3.000	
7	Disapproved 09/27/2012	2013 Plan D Rate Pages (1990 Plans only)	MSD, MSD06	Revised	Previous State Filing Number:	49804	2013 AR Plan D Rate Page (1990 Plans).pdf
					Percent Rate Change Request:	3.000	

State: Arkansas

Filing Company:

United American Insurance Company

TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

Product Name: 2013 Individual Standardized Medicare Supplement Rate Filing

Project Name/Number: 2013 Annual Rate Filing/2013ARPROCARE

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information		Attachments
8	Disapproved 09/27/2012	2013 Plan D Rate Pages (2010 Plan Only)	MSD10	Revised	Previous State Filing Number:	49804	2013 AR Plan D Rate Page (2010 Plans).pdf
					Percent Rate Change Request:	3.000	
9	Disapproved 09/27/2012	2013 Plan F Rate Pages (1990 Plans only)	MSF, MSF06	Other	Previous State Filing Number:	49804	2013 AR Plan F Rate Page (1990 Plans).pdf
					Rate Action Other Explanation:	0.0%	
10	Disapproved 09/27/2012	2013 Plan F Rate Pages (2010 Plan Only)	MSF10	Other	Previous State Filing Number:	49804	2013 AR Plan F Rate Page (2010 Plans).pdf
					Rate Action Other Explanation:	0.0%	
11	Disapproved 09/27/2012	2013 Plan HDF Rate Pages (1990 Plans only)	MSHDF, MSHDF06	Revised	Previous State Filing Number:	49804	2013 AR Plan HDF Rate Page (1990 Plans).pdf
					Percent Rate Change Request:	-10.000	
12	Disapproved 09/27/2012	2013 Plan HDF Rate Pages (2010 Plan Only)	MSHDF10	Revised	Previous State Filing Number:	49804	2013 AR Plan HDF Rate Page (2010 Plans).pdf
					Percent Rate Change Request:	-10.000	
13	Disapproved 09/27/2012	2013 Plan G Rate Pages (1990 Plans only)	MSG, MSG06	Revised	Previous State Filing Number:	49804	2013 AR Plan G Rate Page (1990 Plans).pdf
					Percent Rate Change Request:	3.000	
14	Disapproved 09/27/2012	2013 Plan G Rate Pages (2010 Plan Only)	MSG10	Revised	Previous State Filing Number:	49804	2013 AR Plan G Rate Page (2010 Plans).pdf
					Percent Rate Change Request:	3.000	

State: Arkansas

Filing Company:

United American Insurance Company

TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

Product Name: 2013 Individual Standardized Medicare Supplement Rate Filing

Project Name/Number: 2013 Annual Rate Filing/2013ARPROCARE

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information		Attachments
15	Disapproved 09/27/2012	2013 Plan K Rate Page(s)	MSK06	Revised	Previous State Filing Number:	49804	2013 AR Plan K Rate Page.pdf
					Percent Rate Change Request:	3.000	
16	Disapproved 09/27/2012	2013 Plan L Rate Page(s)	MSL06	Revised	Previous State Filing Number:	49804	2013 AR Plan L Rate Page.pdf
					Percent Rate Change Request:	3.000	
17	Disapproved 09/27/2012	2013 Plan N Rate Pages (2010 Plan Only)	MSN10	Revised	Previous State Filing Number:	49804	2013 AR Plan N Rate Page (2010 Plans).pdf
					Percent Rate Change Request:	3.000	
18	Disapproved 09/27/2012	2013 Plan B Disability Rate Pages (1990 Plans only)	DMSB, DMSB06	Revised	Previous State Filing Number:	49804	2013 AR Plan B Disability Rate Page (1990 Plans).pdf
					Percent Rate Change Request:	9.000	
19	Disapproved 09/27/2012	2013 Plan B Disability Rate Pages (2010 Plan Only)	DMSB10	Revised	Previous State Filing Number:	49804	2013 AR Plan B Disability Rate Page (2010 Plans).pdf
					Percent Rate Change Request:	9.000	
20	Disapproved 09/27/2012	2013 Plan HDF Disability Rate Pages (1990 Plans only)	DMSHDF06	Other	Previous State Filing Number:	49804	2013 AR Plan HDF Disability Rate Page (1990 Plans).pdf
					Rate Action Other Explanation:	0.0%	
21	Disapproved 09/27/2012	2013 Plan HDF Disability Rate Pages (2010 Plan Only)	DMSHDF10	Other	Previous State Filing Number:	49804	2013 AR Plan HDF Disability Rate Page (2010 Plans).pdf
					Rate Action Other Explanation:	0.0%	

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSA / MSA06

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 and Over	\$1,949	\$2,007
Modal Premium Factors:		
Semi-Annual	= Annual * .510 (rounded to near dollar)	
Quarterly	= Annual * .260 (rounded to near dollar)	
Monthly	= Annual * .088 (rounded to near dollar)	
For Company Use: Plan Code M01		

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSA10

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates  
Policies effective on or after June 1, 2010

Issue Age	Current Annual Base Rate	Proposed Annual Rate
65 and Over	\$1,582	\$1,629

Modal Premium Formulas:

Semi-Annual = Annual / 2 (rounded to high dollar)  
Quarterly = Annual / 4 (rounded to high dollar)  
Monthly = Annual / 12 (rounded to high dollar)

For Company Use: Plan Code 5A8

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSB / MSB06

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 and Over	\$3,272	\$3,370
Modal Premium Factors:		
Semi-Annual	= Annual * .510	(rounded to near dollar)
Quarterly	= Annual * .260	(rounded to near dollar)
Monthly	= Annual * .088	(rounded to near dollar)
For Company Use: Plan Code M02		

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSB10

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates  
Policies effective on or after June 1, 2010

Issue Age	Current Annual Base Rate	Proposed Annual Rate
65 and Over	\$2,539	\$2,615

Modal Premium Formulas:

Semi-Annual = Annual / 2 (rounded to high dollar)  
Quarterly = Annual / 4 (rounded to high dollar)  
Monthly = Annual / 12 (rounded to high dollar)

For Company Use: Plan Code 5AQ



# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSC / MSC06

2013 Annual Medicare Rate Filing

ARKANSAS

## Current and Proposed Annual Premium Rates For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 and Over	\$3,859	\$3,975

### Modal Premium Factors:

Semi-Annual	=	Annual	*	.510	(rounded to near dollar)
Quarterly	=	Annual	*	.260	(rounded to near dollar)
Monthly	=	Annual	*	.088	(rounded to near dollar)

For Company Use: Plan Code M03

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSC10

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates  
Policies effective on or after June 1, 2010

Issue Age	Current Annual Base Rate	Proposed Annual Rate
65 and Over	\$2,973	\$3,062

Modal Premium Formulas:

Semi-Annual = Annual / 2 (rounded to high dollar)  
Quarterly = Annual / 4 (rounded to high dollar)  
Monthly = Annual / 12 (rounded to high dollar)

For Company Use: Plan Code 5B8

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSD / MSD06

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 and Over	\$3,751	\$3,864
Modal Premium Factors:		
Semi-Annual	= Annual * .510 (rounded to near dollar)	
Quarterly	= Annual * .260 (rounded to near dollar)	
Monthly	= Annual * .088 (rounded to near dollar)	
For Company Use: Plan Code M04		

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSD10

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates  
Policies effective on or after June 1, 2010

Issue Age	Current Annual Base Rate	Proposed Annual Rate
65 and Over	\$2,806	\$2,890

Modal Premium Formulas:

Semi-Annual = Annual / 2 (rounded to high dollar)  
Quarterly = Annual / 4 (rounded to high dollar)  
Monthly = Annual / 12 (rounded to high dollar)

For Company Use: Plan Code 5BQ

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSF / MSF06

2013 Annual Medicare Rate Filing

ARKANSAS

## Current and Proposed Annual Premium Rates For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 and Over	\$3,538	\$3,538
Modal Premium Factors:		
Semi-Annual	= Annual * .510 (rounded to near dollar)	
Quarterly	= Annual * .260 (rounded to near dollar)	
Monthly	= Annual * .088 (rounded to near dollar)	
For Company Use: Plan Code M05		

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSF10

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates  
Policies effective on or after June 1, 2010

Issue Age	Current Annual Base Rate	Proposed Annual Rate
65 and Over	\$2,899	\$2,899

Modal Premium Formulas:

Semi-Annual = Annual / 2 (rounded to high dollar)  
Quarterly = Annual / 4 (rounded to high dollar)  
Monthly = Annual / 12 (rounded to high dollar)

For Company Use: Plan Code 5C8

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSHDF / MSHDF06

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 And Over	\$757	\$681
Modal Premium Factors:		
Semi-Annual	= Annual * .510 (rounded to near dollar)	
Quarterly	= Annual * .260 (rounded to near dollar)	
Monthly	= Annual * .088 (rounded to near dollar)	
For Company Use: Plan Code P38		

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSHDF10

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates  
Policies effective on or after June 1, 2010

Issue Age	Current Annual Base Rate	Proposed Annual Rate
65 and Over	\$687	\$618

Modal Premium Formulas:

Semi-Annual = Annual / 2 (rounded to high dollar)  
Quarterly = Annual / 4 (rounded to high dollar)  
Monthly = Annual / 12 (rounded to high dollar)

For Company Use: Plan Code 5CQ



# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSG / MSG06

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 and Over	\$3,774	\$3,887
Modal Premium Factors:		
Semi-Annual	= Annual * .510 (rounded to near dollar)	
Quarterly	= Annual * .260 (rounded to near dollar)	
Monthly	= Annual * .088 (rounded to near dollar)	
For Company Use: Plan Code M06		

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSG10

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates  
Policies effective on or after June 1, 2010

Issue Age	Current Annual Base Rate	Proposed Annual Rate
65 and Over	\$2,818	\$2,903

Modal Premium Formulas:

Semi-Annual = Annual / 2 (rounded to high dollar)  
Quarterly = Annual / 4 (rounded to high dollar)  
Monthly = Annual / 12 (rounded to high dollar)

For Company Use: Plan Code 5D8

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSK06

2013 Annual Medicare Rate Filing

ARKANSAS

## Current and Proposed Annual Premium Rates For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 & Over	\$1,660	\$1,710

### Modal Premium Formulas:

Semi-Annu =	Annual / 2 (rounded to high dollar)
Quarterly =	Annual / 4 (rounded to high dollar)
Monthly =	Annual / 12 (rounded to high dollar)

For Company Use: Plan Code P87

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSL06

2013 Annual Medicare Rate Filing

ARKANSAS

## Current and Proposed Annual Premium Rates For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 and Over	\$2,341	\$2,411

### Modal Premium Formulas:

Semi-Annu =	Annual / 2 (rounded to high dollar)
Quarterly =	Annual / 4 (rounded to high dollar)
Monthly =	Annual / 12 (rounded to high dollar)

For Company Use: Plan Code P90

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSN10

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates  
Policies effective on or after June 1, 2010

Issue Age	Current Annual Base Rate	Proposed Annual Rate
65 and Over	\$2,270	\$2,338

Modal Premium Formulas:

Semi-Annual = Annual / 2 (rounded to high dollar)  
Quarterly = Annual / 4 (rounded to high dollar)  
Monthly = Annual / 12 (rounded to high dollar)

For Company Use: Plan Code 5DQ

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form DMSB / DMSB06

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 64 and Under	\$5,305	\$5,782
Modal Premium Factors:		
Semi-Annual	= Annual * .510 (rounded to near dollar)	
Quarterly	= Annual * .260 (rounded to near dollar)	
Monthly	= Annual * .088 (rounded to near dollar)	
For Company Use: Plan Codes M07 / U14		

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form DMSB10

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates  
Policies effective on or after June 1, 2010

Available Within Guaranteed Issue Periods and Underwritten
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Issue Age	Current Annual Base Rate	Proposed Annual Rate
64 and Under	\$6,471	\$7,053

Modal Premium Formulas:

Semi-Annual = Annual / 2 (rounded to high dollar)  
Quarterly = Annual / 4 (rounded to high dollar)  
Monthly = Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes 6AI / 6AN

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form DMSHDF06

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 64 and Under	\$2,091	\$2,091
Modal Premium Factors:		
Semi-Annual	= Annual * .510 (rounded to near dollar)	
Quarterly	= Annual * .260 (rounded to near dollar)	
Monthly	= Annual * .088 (rounded to near dollar)	
For Company Use: Plan Codes M98 / M99		



# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form DMSHDF10

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates  
Policies effective on or after June 1, 2010

Available Within Guaranteed Issue Periods and Underwritten
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Issue Age	Current Annual Base Rate	Proposed Annual Rate
64 and Under	\$3,084	\$3,084

Modal Premium Formulas:

Semi-Annual = Annual / 2 (rounded to high dollar)  
Quarterly = Annual / 4 (rounded to high dollar)  
Monthly = Annual / 12 (rounded to high dollar)

For Company Use: Plan Code 6C7